

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-60 (canceled)

Claim 61 (new): A process for distributing and redeeming coupons, comprising the steps of:

establishing electrical communication over the Internet between a service system and a plurality of remote users having personal computers;

receiving at the service system from a plurality of issuer systems instructions for issuing the redeemable coupons;

receiving at the service system profile data input by the remote users over the Internet;

the service system permitting remote user access to offers for redeemable coupons upon the entry of profile data requested of the remote users by the service system;

said offers being accessible over the Internet to selective remote users based on analysis of the profile data;

storing coupon files in a data base, said coupon files containing information relating to redeemable coupons offered to and selected by the remote users; and

automatically redeeming coupons contained in said stored data base when the remote users make transactions using a credit card.

Claim 62 (new): The process for distributing and redeeming coupons as set forth in Claim 61 wherein said coupon file is transmitted to said data base using the Internet.

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Claim 63 (new): The process for distributing and redeeming coupons as set forth in Claim 61 wherein said coupon file is transmitted to said database via the service system using the Internet.
